



# VUMI

## ABOUT US

VIP Universal Medical Insurance Group, LTD (VUMI) is an international health insurance company offering exclusive major medical insurance plans and VIP medical services to individuals, corporate clients and expatriates residing across Latin America, the Caribbean and around the globe.

With a variety of plans to choose from, VUMI helps protect both your physical and financial health by offering high quality medical insurance tailored to your needs. More importantly, VUMI's extensive global coverage gives you the peace of mind that comes with knowing you and your loved ones are covered at all times – anywhere in the world.

Headquartered in Dallas, Texas and with six additional offices across the U.S. and Latin America, VUMI is privately owned and part of a global healthcare management group with more than 30 years of experience in the healthcare industry.

A medical insurance plan from VUMI comes with these distinct advantages:

- A comprehensive network of domestic and international hospitals and healthcare providers across five continents
- Expertise in U.S. and international claims management
- A management and medical team that fully understands your culture and speaks your language
- VIP Second Medical Opinion included in all plans
- In-house administration of benefits and cost control measures
- A strong, stable and well-managed company that cares for your health

*VUMI - Peace of mind for you and your loved ones!*

# VUMI

[www.vumigroup.com](http://www.vumigroup.com)

**VIP Universal Medical Insurance Group, Limited**

Insurance company registered in Turks & Caicos Islands, a British Overseas Territory.  
Administration services provided by VIP Universal Medical Insurance Group, LLC,  
a company registered in Dallas, Texas, USA.

notify@vumigroup.com • General Telephone Number: +1.214.276.6376

USA Toll Free Call: +1.855.276.VUMI (8864)

Fax: +1.425.974.7867 • USA Toll Free Fax: +1.800.976.0972

8150 N. Central Expressway, Suite 1700, Dallas, TX 75206

CI\_DIRECTCHOICE\_ENG\_2017

## A HEALTH PLAN THAT CROSSES BORDERS

**Direct VIP Choice** is a unique plan that covers hospitalization and inpatient treatments, intensive care unit, physician fees, and air and ground ambulance, along with some of the main outpatient treatments such as chemotherapy, dialysis, pre-admission consultations and exams, preventive check-ups and more.

DEDUCTIBLE OPTIONS*			
OPTION I	OPTION II	OPTION III	OPTION IV
US\$2,000	US\$5,000	US\$10,000	US\$20,000

\*Only one deductible per person, per policy year applies. For family policies, a maximum of two deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

DESCRIPTION	COVERAGE
Lifetime coverage	Unlimited
Maximum coverage per person, per policy year	US\$5,000,000
Age limit to apply	75
Waiting period	30 days
Geographical coverage	Worldwide without restrictions of doctors and hospitals

### HOSPITALIZATION BENEFITS

DESCRIPTION	COVERAGE
Standard private/semi-private hospital room	<ul style="list-style-type: none"> <li>100% UCR</li> <li>Outside of "USA Special Network": US\$2,000 per day</li> </ul>
Special benefit for suite	Up to US\$2,000 per day within the "USA Special Network"
Intensive care unit	<ul style="list-style-type: none"> <li>100% UCR</li> <li>Outside of "USA Special Network": US\$4,000 per day</li> </ul>
Emergency room	100% UCR (if admitted immediately as an inpatient)
Surgeon and anesthesiologist fees	100% UCR
Companion during hospitalization	US\$175 per night, max. of 30 nights
Prescribed medications while in a hospital	100% UCR
Prescribed medications following a hospitalization or outpatient surgery	100% UCR for up to 6 months after discharge, max. of US\$3,500 per policy year
Dialysis / hemodialysis	100% UCR
Laboratory tests and X-rays	100% UCR
Cancer treatment (chemotherapy and radiotherapy)	100% UCR
Physician and specialist visits	100% UCR
Physical therapy and rehabilitation	100% UCR (during a hospitalization)
Prostheses and medical appliances implanted during surgery	100% UCR
Organ transplant (per organ/tissue, per lifetime)	US\$1,100,000
Benefits for live organ donor	US\$60,000
HIV/AIDS	US\$50,000 per policy year (only if admitted as an inpatient and after a 12-month waiting period)
Bariatric surgery (per lifetime)	US\$10,000 (after a 24-month waiting period)

### OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Cancer tests, medication and treatment	100% UCR
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, etc.) Pre-surgical testing only. Pre-authorization required	US\$15,000 per policy year
Dialysis / hemodialysis	100% UCR
Physician visits for pre-hospitalization and as a follow up to a covered hospitalization	US\$6,000 per policy year; up to 10 months from the date of discharge
Outpatient surgery	100% UCR

### OTHER BENEFITS

DESCRIPTION	COVERAGE
Preventive health checkup per insured, no deductible (after a 3-month waiting period)	Options I & II: <ul style="list-style-type: none"> <li>100% UCR from 0 to 6 months of age, up to 5 visits</li> <li>US\$300 per policy year from 6 months to 17 years of age</li> <li>US\$600 per policy year from 18 years of age and older</li> </ul> Options III & IV: <ul style="list-style-type: none"> <li>US\$300 per policy year for all ages</li> </ul>
Durable medical equipment	100% UCR (as follow-up care to a covered hospitalization)
Emergency dental coverage	100% UCR for the first 180 days
Emergency transportation by air ambulance	100% UCR, no deductible
Emergency transportation by ground ambulance	100% UCR, no deductible (if admitted immediately as an inpatient)
Nurse care at home	100% UCR (as follow-up care to a covered hospitalization)
Palliative care for terminal cases	100% UCR
Repatriation of mortal remains	US\$25,000
Temporary coverage for accidents while application is being underwritten	US\$30,000
Non-professional hazardous hobbies and sports	100% UCR
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> <li>Elimination for 1 policy year after the end of the 3rd year without claims (options I &amp; II)</li> <li>Reduction of up to 50% for 1 policy year after the end of the 3rd year without claims (options III &amp; IV)</li> </ul>
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible